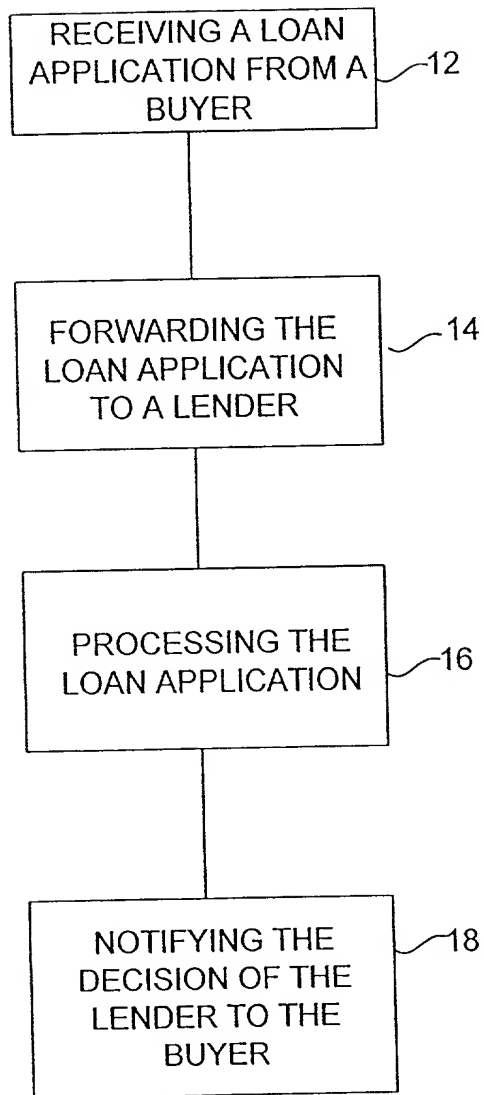


FIG. 1



10

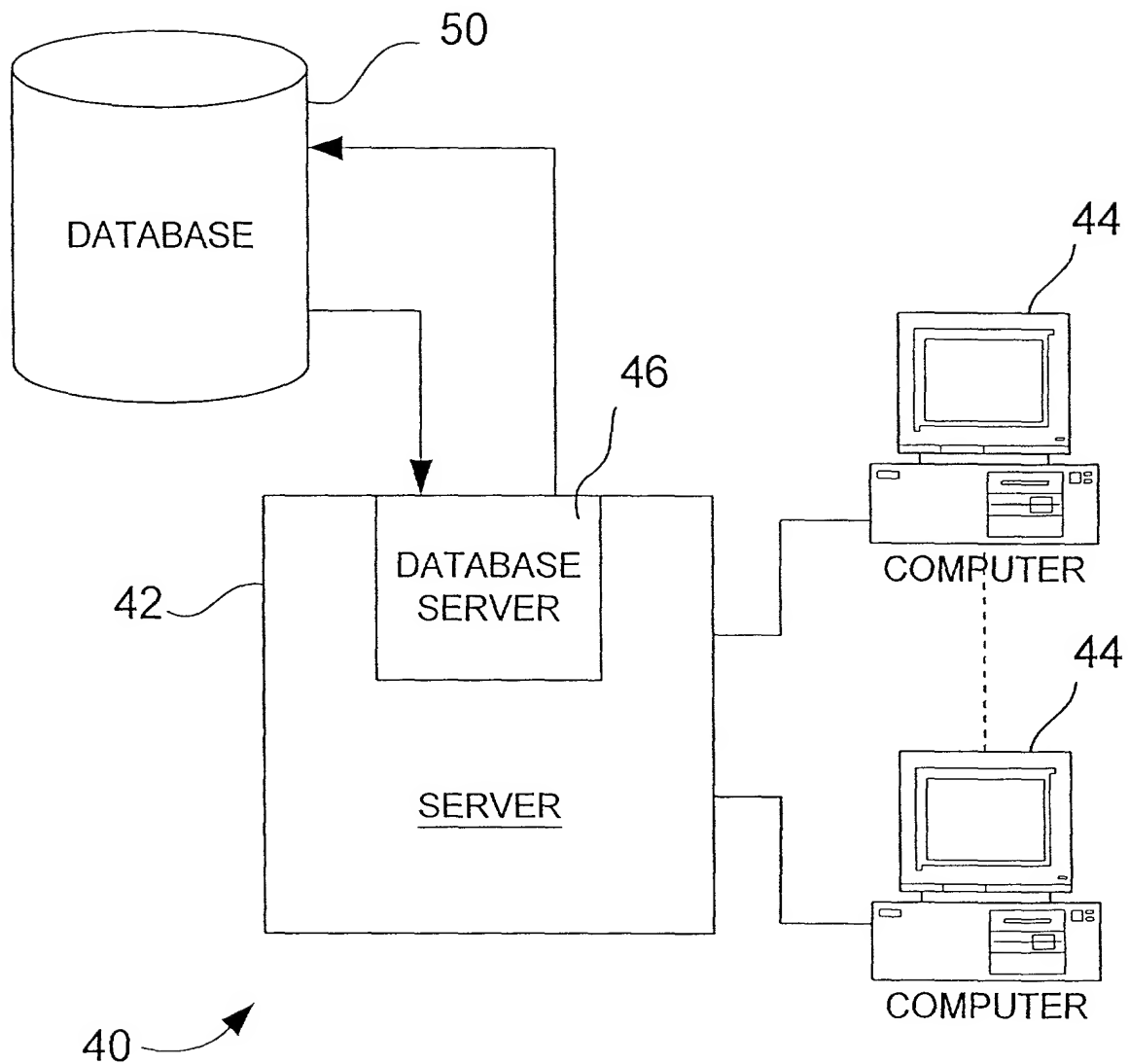
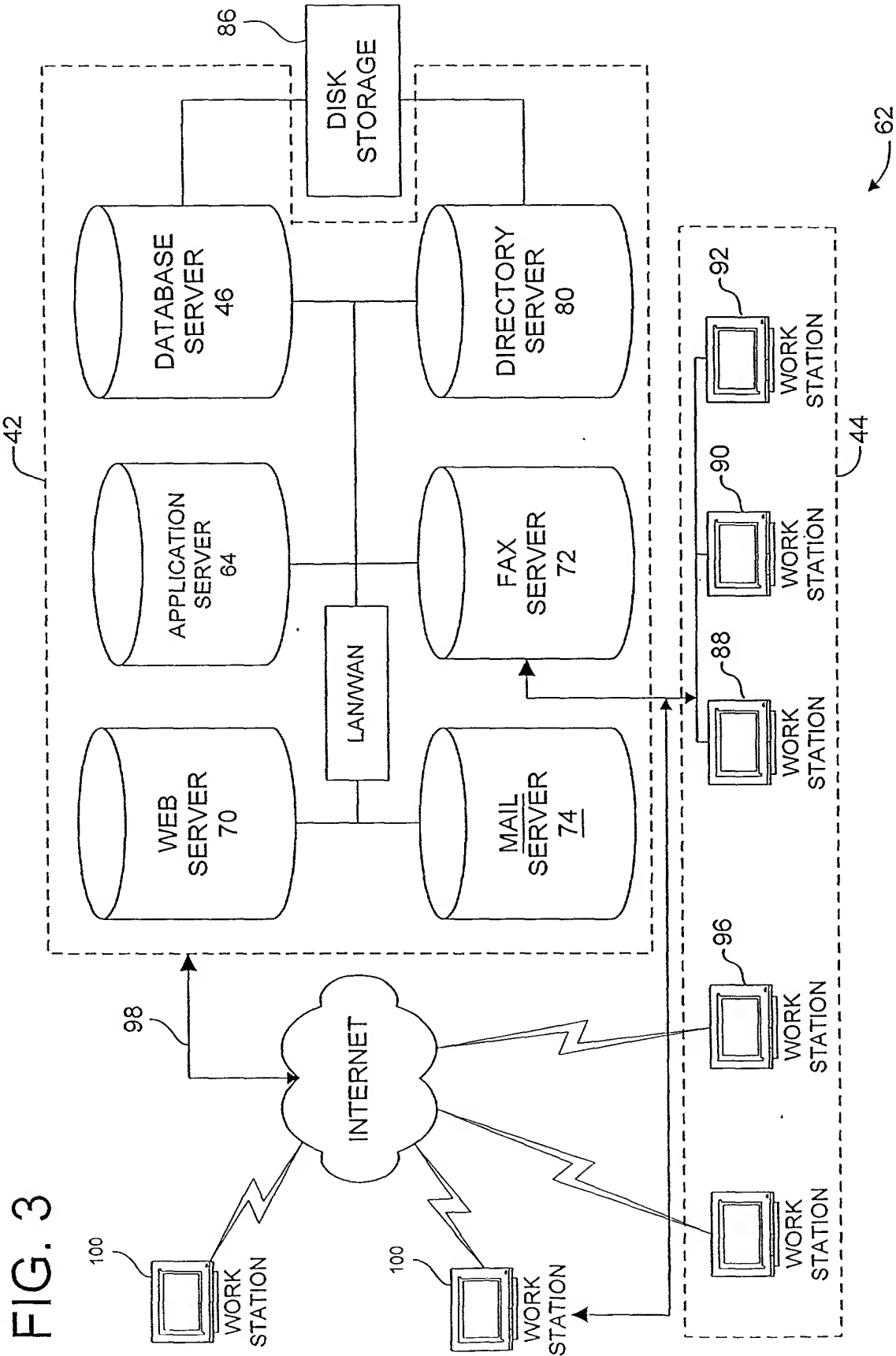


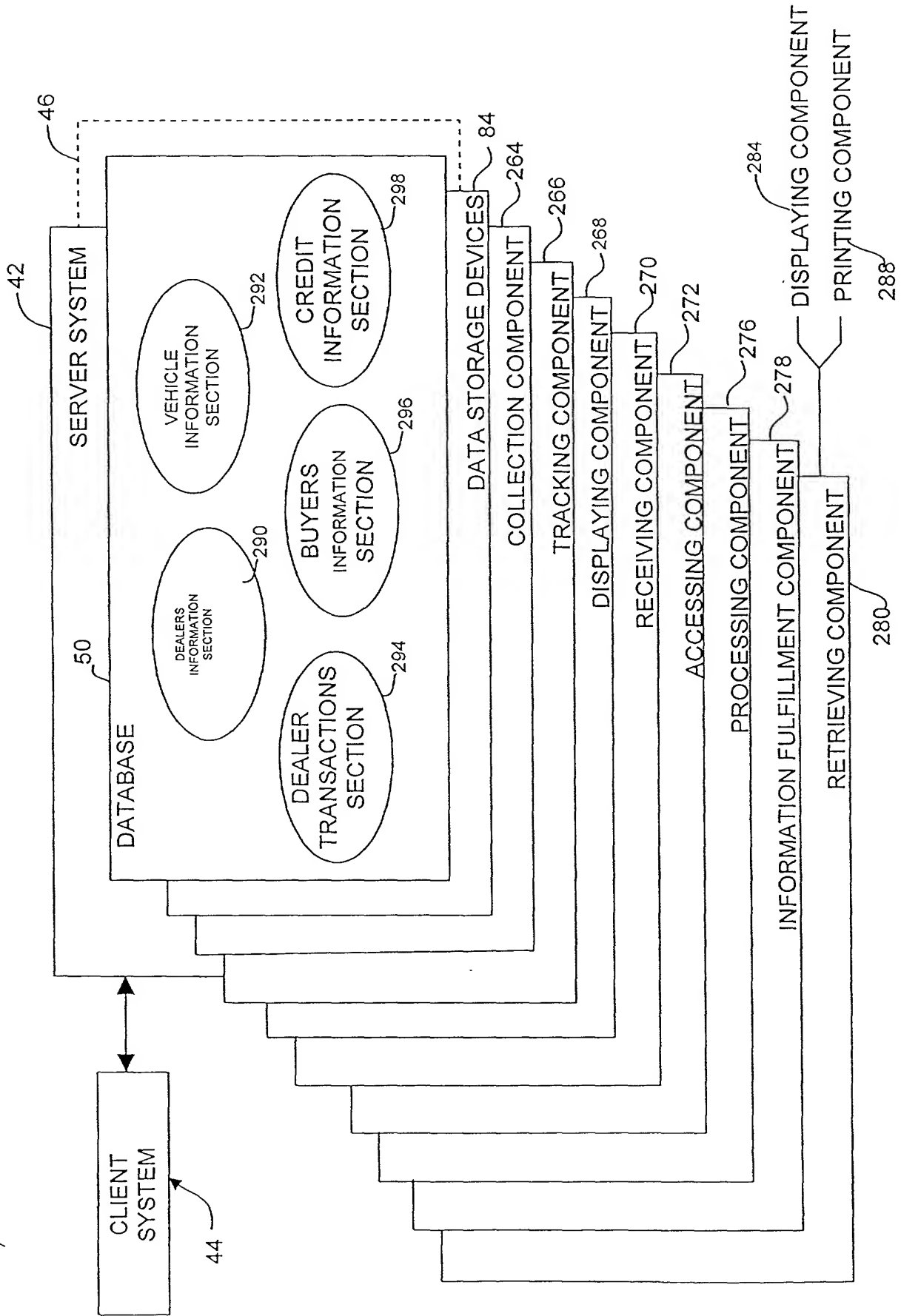
FIG. 2



206070" 9/29/2007

FIG. 4

200



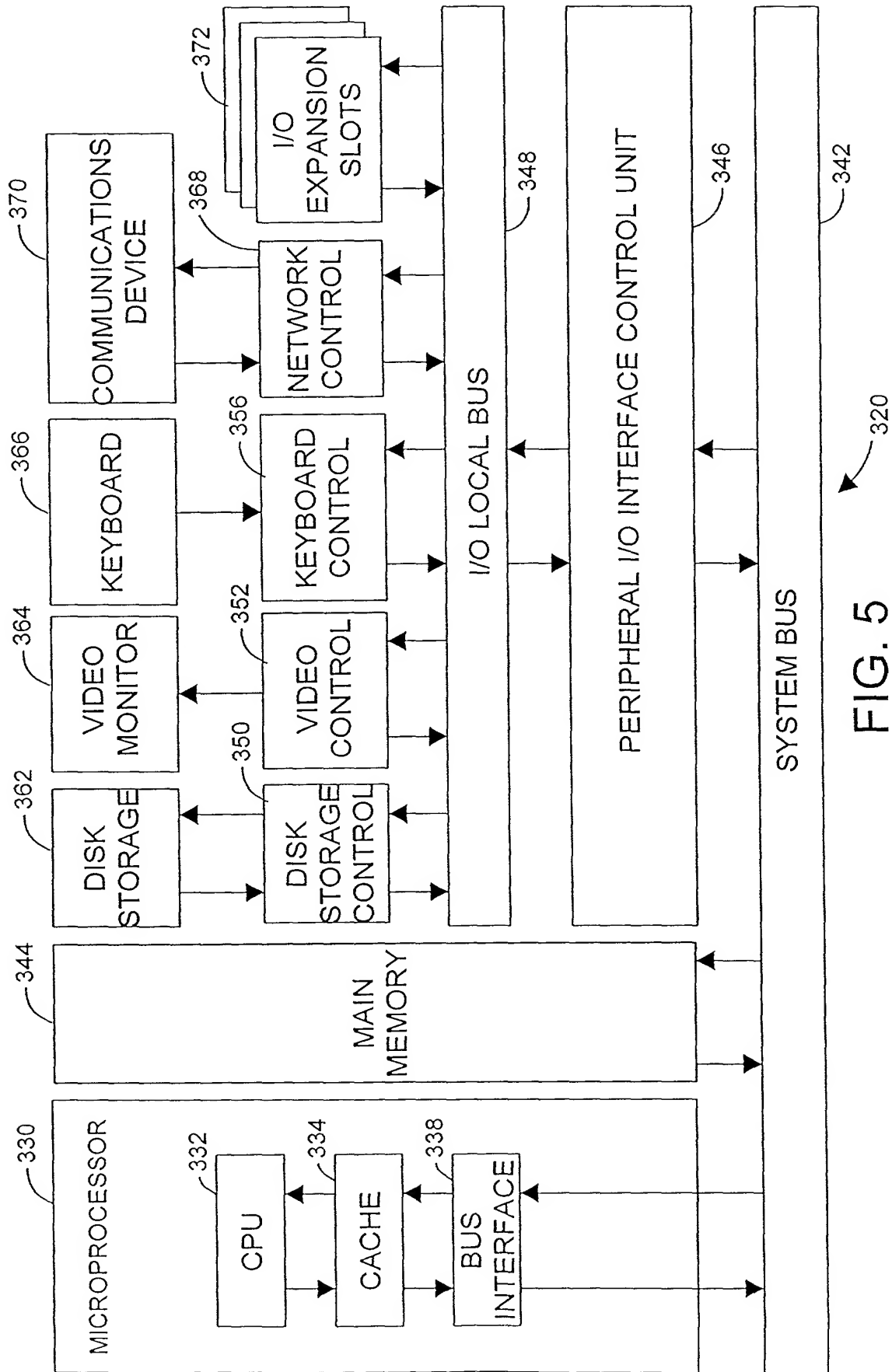
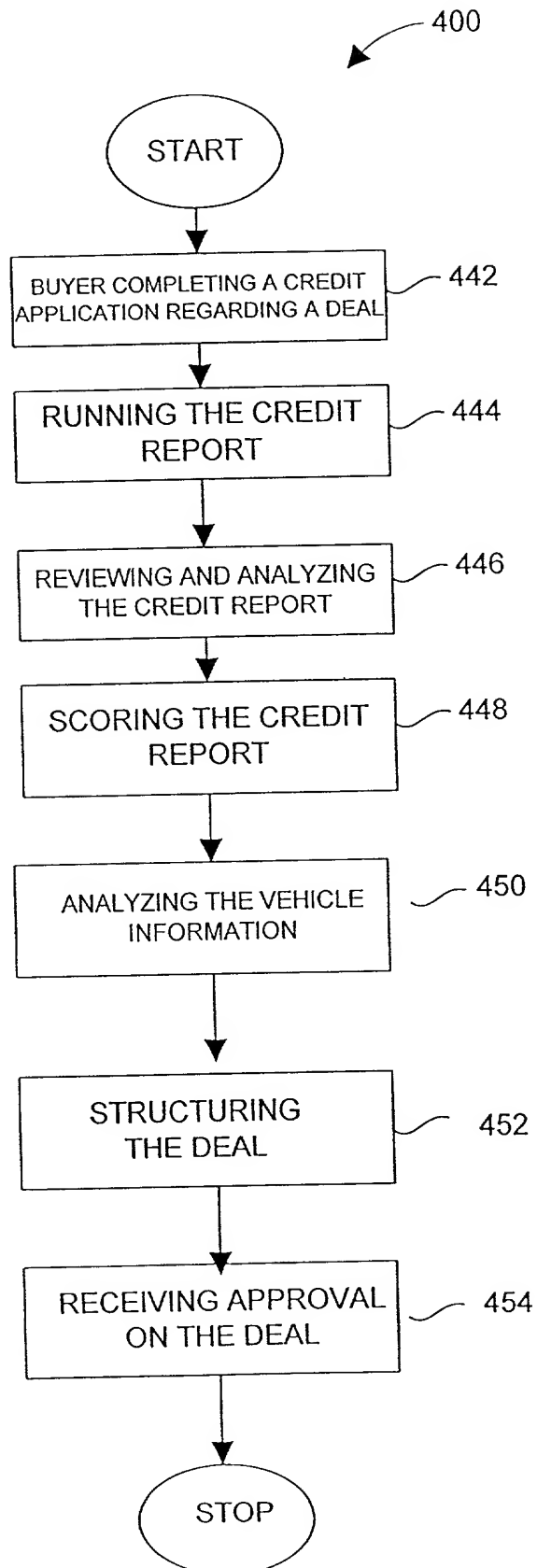


FIG. 6



Financial Buy Program V3.0:9.7		Financial	
08/09/2001 01:44 P	California, Exp:05.23.2001	4751 Wilshire Suite 115 Los Angeles CA 90010 Phone: Fax:	
E-Mail:westlake@nowcom.com			
Customer Name: Natu J. Patel			

Deal Structure		Vehicle Information		Credit Information	
Price	\$6990.00	Model Year	1992	# Years Credit Bureau	4.7
Doc Fee	\$45.00	Blue Book	\$4950.00	# Good Credit Items	2
+ Smog	\$58.25	Mileage	117545	\$ High Good Credit	\$500.00
+ Sales Tax	\$584.51	Class	1	# Derog Credit Items	3
+ Service Contract	\$0.00	Cost	\$4600.00	\$ High Derog Credit	\$900.00
+ License	\$15.00	FR Gross	\$2390.00	# of Repo/Auto Loss	0
= Total	\$7692.76	Warranty Cost	\$0.00	Prev Bankruptcy	NO
- Trade Allowance	\$0.00	Vehicle Info		Cust Owns Home	NO
+ Trade Payoff	\$0.00	Toyota Corolla		Residence Stability #	1.4
- Down	\$1800.00				
+ Insurance	\$738.00				
= Amount Financed	\$6630.76				
+ Finance Charges	\$2055.44				
Loan Date	8/9/01				
Date to 1st Payment	9/8/01				
31 Payments of	\$280.20				
Max Ok To Finance	\$7173.00				

Notes
486

Calculation Results	
Cust Factor	1.88 Westlake Discount \$875.00
Dealer Gross	\$1415.00 Acquisition Fee \$100.00
Net Check to Dealer	\$4917.76 APR 21.37%
Deal Approval	
Structure OK	YES
Amt Fin OK	YES

** Approval based on verification of above information and receipt of required Stips

FIGURE-7 480

Sheet 8 of 23
FIGURE-8

↓
494

Westlake Financial Services Dealer Contract Checklist

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

First Pmt Due _____
(send if due within 10 days)

From Dealer:

1. _____ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. _____ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. _____ Book sheet
4. _____ WESTLAKE Guarantee of Title
5. _____ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only--NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. _____ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. _____ Copy of Service Contract (if Applicable)
8. _____ Copy of Credit Bureau Report
9. _____ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. _____ Copy of Cosigner Agreement (if Applicable)
11. _____ Copy of Spanish Translation Contract (if Applicable)
12. _____ Copy of Report of Sale (ROS)
13. _____ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. _____ Copy of Smog-Pass Printout
15. _____ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. _____ Copy of dealership cash receipt for down payment (signed by customer and dealer)

FIGURE-9

496

Westlake Financial Services Dealer Contract Checklist

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

From Customer:

1. _____ PROOF OF INCOME

Salaried Employees:

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

Self-Employed:

Last 3 months Bank Statements

2. _____ PROOF OF HOUSING

Renter:

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

Owner:

Copy of most recent mortgage statement.

3. _____ PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. _____ PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. _____ WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

6. _____ DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

7. _____ PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

Sheet 10 of 23
FIGURE - 10

498

Westlake Financial Services Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

Applicant Name _____

1. FATHER

Name _____

Address _____

City _____

Phone _____

2. MOTHER

Name _____

Address _____

City _____

Phone _____

3. OTHER GARAGING ADDRESS
(If different from address on credit
application)

Address _____

City _____

Phone _____

4. CONTACT INFO

Pager # _____

Cell # _____

Voice Mail _____

E-Mail _____

5. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

6. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

7. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

8. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

20040703 1007

FIGURE - 11

500

Westlake Financial Services Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

9. FRIEND

Name _____

Address _____

City _____

Phone _____

10. FRIEND

Name _____

Address _____

City _____

Phone _____

11. FRIEND

Name _____

Address _____

City _____

Phone _____

12. FRIEND

Name _____

Address _____

City _____

Phone _____

13. FRIEND

Name _____

Address _____

City _____

Phone _____

14. LANDLORD

Name _____

Address _____

City _____

Phone _____

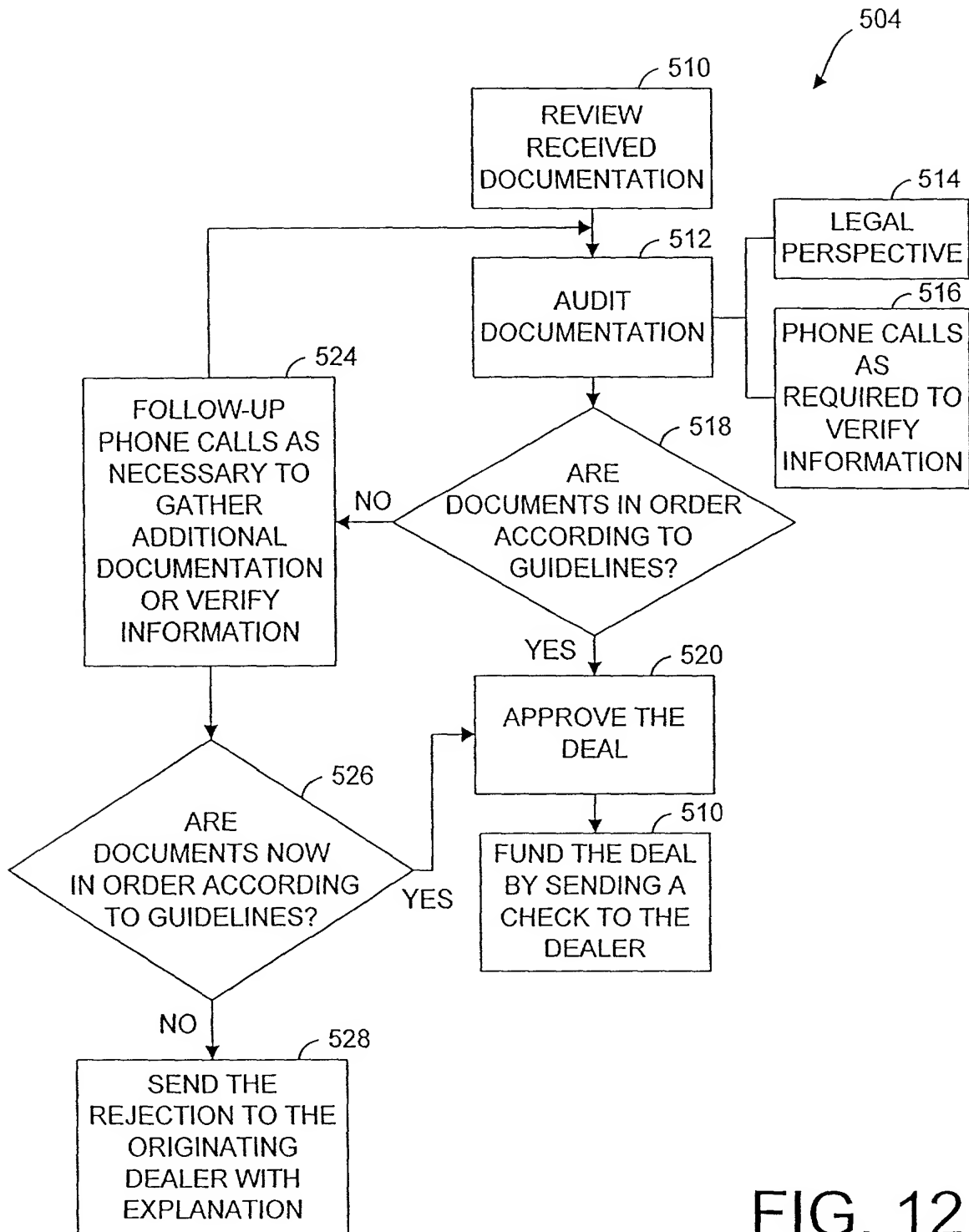
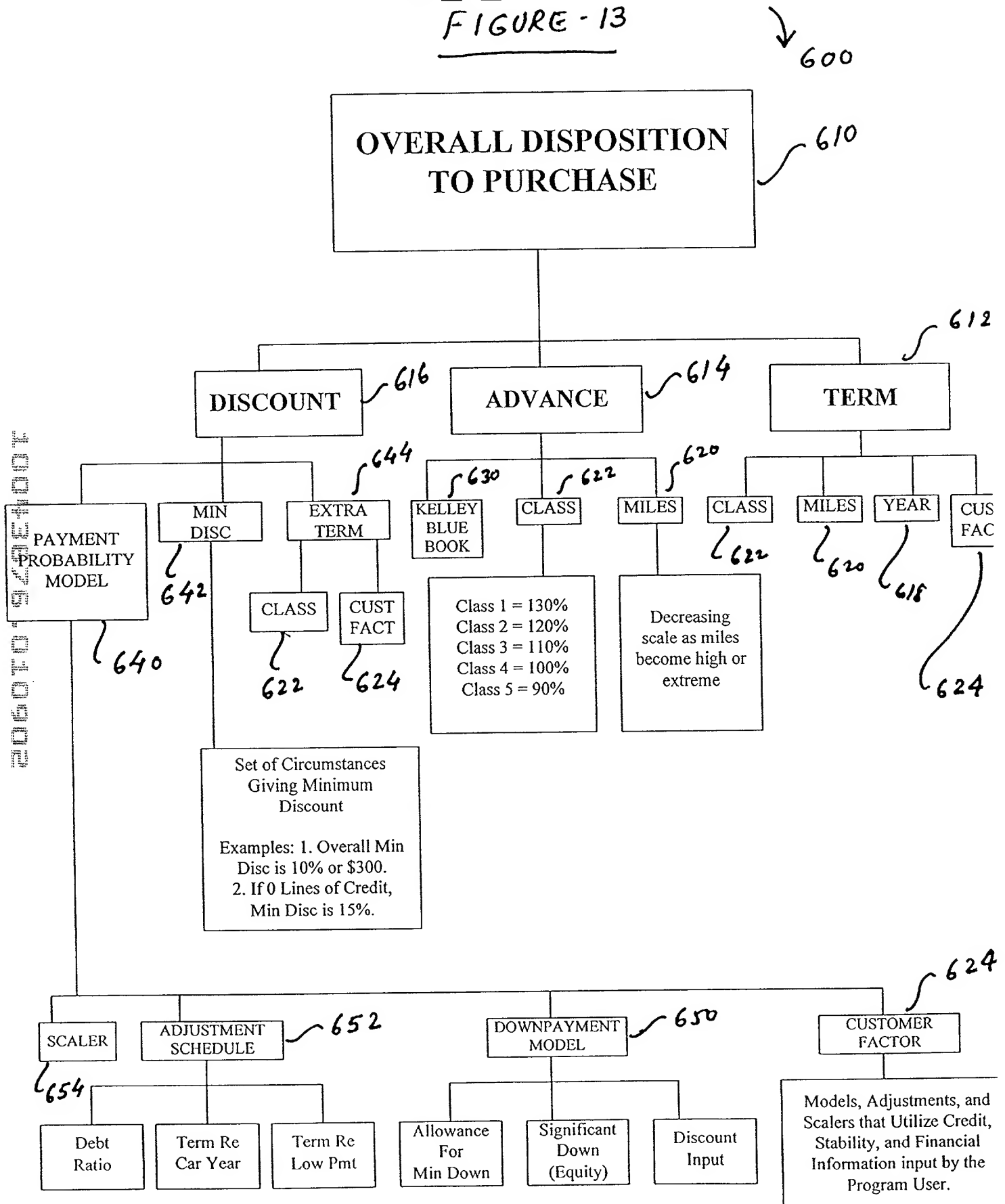


FIGURE - 13



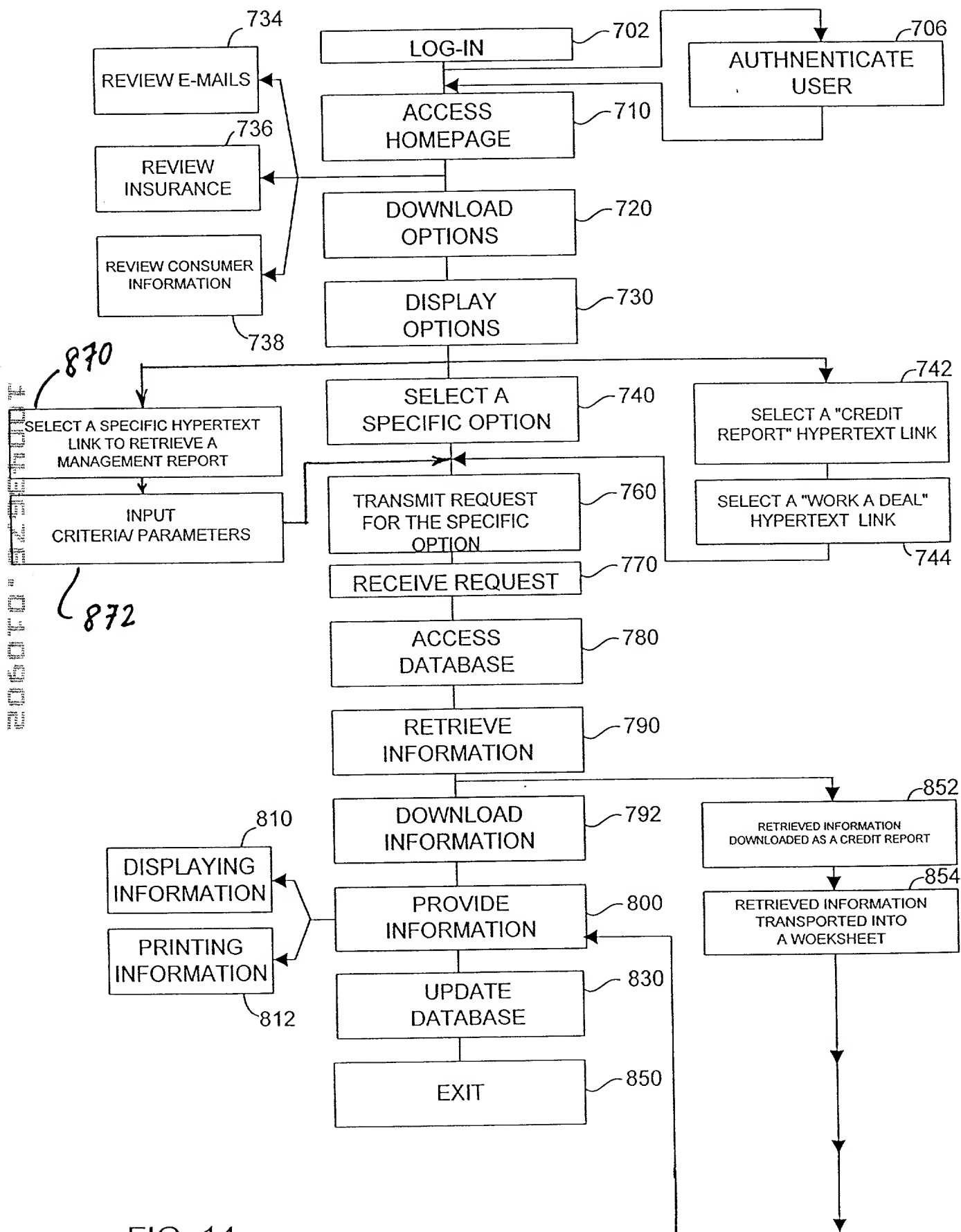


FIG. 14

Dealercenter.net - Microsoft Internet Explorer provided by EarthLink

Address: http://crediparing.westlakefund.com/login.asp

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance

Already a member?
Please enter Username and Password

Login

Username:

Password:

Username and Password are case-sensitive

Login Cancel

924

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928

FIGURE - 15

900

20060109 "SECRET"

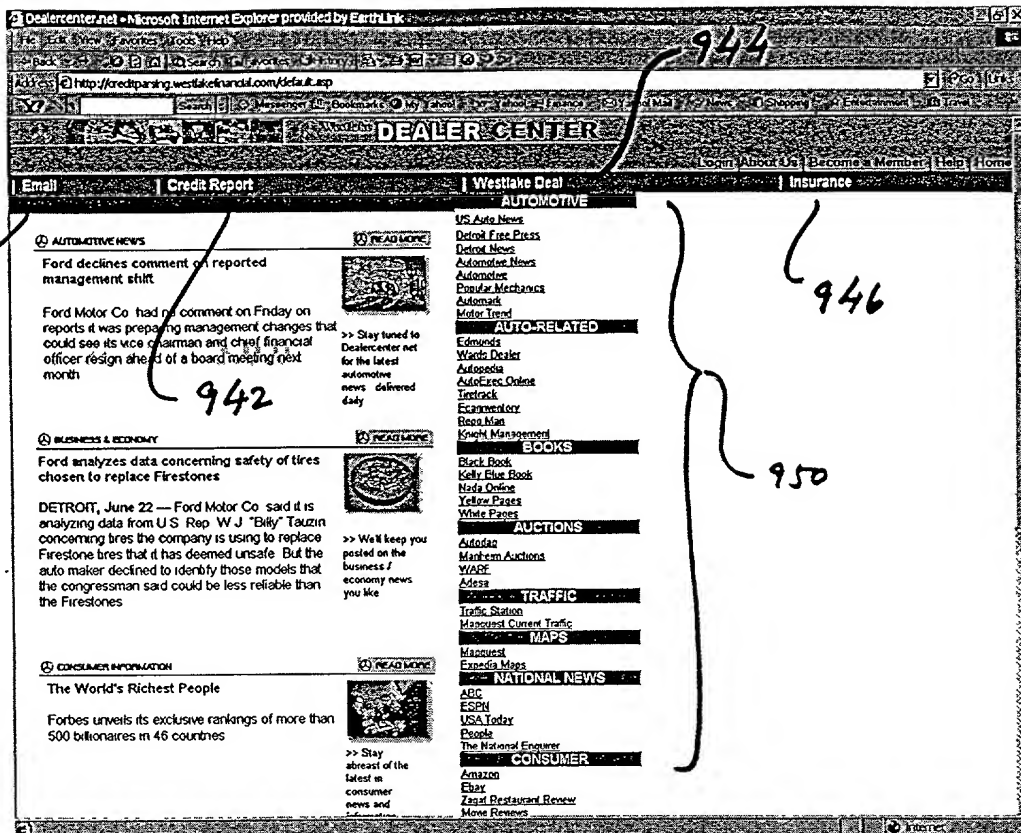


FIGURE 16

940

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

http://creditreporting.westlakefinancial.com/bp/amendex.asp?bureau=WP&BLst=1&link=&bpfile=TX1&lastName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Run BP Print Report 1002 1004

PAGE 1 PTTY

SS: Financial
YOB: RPTD: 03/01 TO 04/01 I

RPTD: 3-01 TO 4-01 U
LAST SUB: 1218044

SCORE SUMMARY
EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

INQUIRIES

Capital ONE	04-11-01	1218044	BC
American Express	04-06-01	7400060	NZ
Westlake Financial SVC	03-20-01	3521779	FP
Assoc National Bank CC	03-05-01	3270173	BC

END -- EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express	BYMAILONLY	4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc National Ba	BYMAILONLY	P O BOX 15687	Wilmington	DE	19886
1218044	Capital ONE	BYMAILONLY	PO BOX 26625	Richmond	VA	23261
3521779	Westlake Financia	323.692.8800	4751 Wilshire Blvd	Los Angeles	CA	90010

END -- EXPERIAN DIRECT CHECK

Run BP Print Report

FIGURE - 17

1000

2006070 " 929E400F

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

http://creditparsing.westlakefinancial.com/ExceptionAgent.asp?File=TXTS&CustomerName=EDDIE_CLAURE&reportNumber=2053785&dealNumber=11514

DEALER CENTER

Logout | About Us | Become a Member | Help | Home

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: Deal #: 11514

Dealer Input Customer Information

Yes on Present Job: 1.7 PH/MD/Chong Yes ☒

Gross Monthly Income: 1800 \$ Spec/Prior Co-X: No ☒

Rent/Mortgage: 0 \$ Other Co-X: No ☒

Auto Parsed Information

# Years Credit:	0 Residence Stability:	0 42
# Good Credit Items:	0 Cust Owns Home:	No
High good Credit:	0 Other Monthly Debt:	0
# Retro Credit Items:	0 Family Support Debt:	0
High Verrog Credit:	0 # of Repaid Auto Loan:	0
	Prev Bankruptcy:	No

Next >

1022

1024

1026

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1038

1034

FIGURE - 18

1020

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

http://creditparsing.westlakefinancial.com/jspclasses/ca_bpdealstruc.asp?msgagent=18&custName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name:		Deal #: 11514		Customer Vehicle Information	
Price:	\$ 6,995	DOC:	\$ 10	Model Year:	1992
License:	\$ 23	Smog:	\$ 28.25	Blue Book:	\$ 4,950
Warranty:	\$ 0	State Tax:	\$ 0	Mileage:	\$ 117.45
Wear Cost:	\$ 0	Loan Date:	8/4/2001	Cost:	\$ 4,600
Insurance:	\$ 0	Date to 1st Pay:	8/4/2001	Class:	1
Trade Allowance:	\$ 0	Front Gross:	\$ 2,395.00		
Trade Payoff:	\$ 0	Finance Charge:	\$ 1,999.25		
Cash Down:	\$ 1,000	Amount Financed:	\$ 6,681.25		
Payments:	30	MAX OK TO FIN:	\$ 6,435.00		
Cost Factor:	8.93	Westlake Discount	1600	Structure OK	YES
Dealer Gross:	\$ 635.00	Acquisition Fee	\$ 100.00	Amount Financed OK	NO
Net Check to Dealer	\$ 4,675.00	APR	21.41%		
Amount financed in excess of max allowed by: \$ 227					
You need to put down 227 dollars more.					
<input type="button" value="Compute"/> <input type="button" value="Save Deal"/> <input type="button" value="Show Deal"/>					

FIGURE - 19

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

http://creditparing.westlakefund.com/updates/cs_bpdobtruc.asp?reportid=205378&custName=EDDIE CLARE&msgKey=1

DEALER CENTER

Logout | About Us | Become a Member | Help | Home

Email
Credit Report
Westlake Deal
Insurance
Admin

Customer Name: f		Deal #: 11514		Customer Vehicle Information		
Price:	\$6885	DOC:	\$116	Model Year:	1992	
License:	\$23	Smog:	\$28.25	Blue Book:	\$4950	
Warranty:	\$0	State Tax:	\$9	\$1,333.00	Mileage:	\$1175.6
War Cost:	\$0	Loan Date:	8/4/2001	Cost:	\$4600	
Insurance:	\$0.00	Date to 1st Pay:	8/4/2001	Class:	1	
Trade Allowance:	\$0	Feet Gross:	\$2,265.00			
Trade Payoff:	\$0	Finance Charge:	\$1,529.75			
Cash Down:	\$1900	Amount Financed:	\$6,429.25			
Payments:	30	\$278.60 MAX OK TO FIN	\$6,435.00			
Cost Factor:	0.96	Westlake Discount	1585 Structure OK			
Dealer Gross:	\$600.00	Acquisition Fee	\$100.00	Amount Financed OK		
Net Check to Dealer:	\$4,744.25	APR	21.41%			
It's a deal						
Compute		Save Deal		Show Deal		

FIGURE - 20

1090

206070"9294007

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

Back Forward Stop Home

Address: http://crediparing.westlakefinancial.com/epclasses/ca_hpdealstruc.asp?reportNo=205378&custName=EDOE_CLAUREL&agent=1

Search Home My Account My Tools My Reports My Deals My History My Settings My Preferences My Account My Profile My Settings My Preferences My Account My Profile My Settings My Preferences

DEALER CENTER

Logout About Us Become a Member Help Home

Email Credit Report Westlake Deal Insurance Admin

Customer Name		Deal #: 11514		Customer Vehicle Information	
Price:	\$ 6885	DOC:	\$ 10	Model Year:	1992
License:	\$ 23	Smog:	\$ 28.25	Blue Book:	\$ 4950
Warranty:	\$ 0	State Tax:	\$ 0	Mileage:	\$ 1175
War Cost:	\$ 0	Loan Date:	6/4/2001	Cost:	\$ 4600
Insurance:	\$ 0.00	Date to 1st Pay:	6/3/2001	Clean:	YES
Trade Allowance:	\$ 0	Front Gross:	\$ 2,205.00		
Trade Payoff:	\$ 0	Finance Charge:	\$ 1,735.82		
Cash Down:	\$ 1900	Amount Financed:	\$ 6,429.25		
Payments:	27	\$ 332.41 MAX OK TO FIN:	\$ 6,435.00		
Cost Factor:	0.97	Westlake Discount:	1536 Structure OK		YES
Dealer Gross:	\$ 520.00	Acquisition Fee:	\$ 100.00	Amount Financed OK:	YES
Net Check to Dealer:	\$ 4,794.25	APR:	21.15%		

It's a deal

Complete Save Deal Show Deal

1152

FIGURE 21

1150

2005-09-09 10:00:00

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Back Forward Stop Home

http://credparing.westlakefinancial.com/tpis/SavedProfile.asp?tk=

DEALER CENTER

Logout About Us Become a Member Help Home

Email Credit Report Westlake Deal Insurance Admin

Saved Deal

SEARCH CRITERIA

Date: 1174

From: 7/28/2001 To: 8/4/2001 Last Name: 1172 SSN #: 1176 Query

click on the numbers to navigate through pages ..

1

DEAL #	REPORT #	SOCIAL SECURITY	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	

FIGURE - 22

↑
1170

206070 " 929E400F

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Run BP | Print Deal

Deal Sheet

CUSTOMER NAME **NICK NIMM** DEAL # **10739**

DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smog Fee	\$20.00
Warranty	\$0.00	Warranty Cost	\$0.00
Tax Rate	20.00	Sales Tax	\$1,356.00
Loan Date	7/30/2001	Date to First Pay	8/29/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$275.91
Front Gross	\$2,150.00	Payment	\$1,910.05
Amount Financed	\$6,367.25	Finance Charge	\$1,910.05
		Max. Amt to Fin	\$6,435.00

CREDIT INFORMATION

Years Credit	5	# Years on Present Job	17
Bureau		Gross Monthly Income	\$1,800.00
# Good Credit Items	7	Rent/Mortgage	\$0.00
\$ High Good Credit	\$66,950.00	Family Support	\$0.00
# Derog Credit Items	8	Debt	
\$ High Derog Credit	\$71,141.00	Other Monthly Debt	\$175.00
# of Repo/Auto Loss	1	Pty/Us/Chkng in Name	YES
Prev Bankruptcy	NO	Cust Owns Home	NO
# Residence Stability	05		

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquisition Fee	\$100.00	Structure Ok	YES
Nel Check To Dealer	\$5,137.25	Amt Fin Ok	YES

1206 {
1208 {
1210 {
1212 {

1204
1202

FIGURE-23